

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS**

**ENTERED**

February 20, 2023

In Re: Charlotte Renee Bisor-Rice  
Debtor

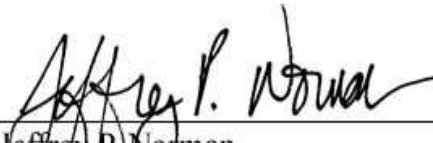
Case No.: 22-33649 Nathan Ochsner, Clerk  
Chapter: 13

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**ORDER CONFIRMING CHAPTER 13 PLAN  
AND VALUING COLLATERAL PURSUANT TO 11 U.S.C. § 506**

1. The Court has considered confirmation of the Debtor(s)' chapter 13 plan that was proposed on 2/15/23.
2. All objections to the plan have been withdrawn or overruled.
3. The Court has determined that the plan meets all of the requirements of §1325 of the Bankruptcy Code.
4. Notwithstanding any estimate of the amount of a general or priority unsecured claim contained in the plan or in an order of the Court, the actual amount payable on priority claims will be the Allowed Amount of the priority claim and the actual proration for distribution on general unsecured claims will be based on actual Allowed Amounts of general unsecured claims.
5. The value of the collateral for secured claims is in the amount set forth in the plan.
6. The plan is confirmed.

Signed and Entered on Docket: 2/20/23.

  
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Jeffrey P. Norman  
United States Bankruptcy Judge

United States Bankruptcy Court  
Southern District of Texas

In re:  
Charlotte Renee Bisor-Rice  
Debtor

Case No. 22-33649-jpn  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0541-4

User: ADIuser

Page 1 of 2

Date Rcvd: Feb 21, 2023

Form ID: C2dj

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2023:**

Recip ID	Recipient Name and Address
db	+ Charlotte Renee Bisor-Rice, 15247 Golden Eagle Dr., Humble, TX 77396-2214
12350303	+ AUDUBON PARK COMMUNITY IMPROVEMENT ASSOCIATION, IN, C/O DAVID BERK, HOLTOLLETT, P.C., 9821 KATY FREEWAY, SUITE 350, HOUSTON, TX 77024-1231
12333213	+ Alva Wesley-Thomas, 6161 Savoy, Suite 250, Houston, Texas 77036-3335
12333214	+ Alva Wesley-Thomas - zFuture Fees, 6161 Savoy, Suite 250, Houston, Texas 77036-3335
12333215	+ Audubon Park CIA, 1521 Green Oak Place Ste. 196, Kingwood, TX 77339-2012
12333224	+ Houston Police CU, Attn: Bankruptcy, 1600 Memorial Drive, Houston, TX 77007-7789
12333226	+ Stephen Rice, 15247 Golden Eagle Dr., Humble, TX 77396-2214

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
12349536	Email/PDF: bncnotices@becket-lee.com	Feb 21 2023 21:54:14	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
12333216	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 21 2023 21:54:19	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
12362001	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 21 2023 21:54:16	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
12333217	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 21 2023 21:47:00	Comenity Bank/Torrid, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
12333218	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 21 2023 21:47:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
12333219	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 21 2023 21:47:00	Comenity/Big Lots, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
12333220	^ MEBN	Feb 21 2023 21:44:40	DSRM Nat Bank/Valero, Attn: Bankruptcy, PO Box 696000, San Antonio, TX 78269-6000
12333221	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 21 2023 21:54:11	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
12333222	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 21 2023 21:47:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
12333223	^ MEBN	Feb 21 2023 21:44:56	Harris County, P.O. Box 3547, Houston, TX 77253-3547
12335038	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 21 2023 21:47:00	INTERNAL REVENUE SERVICE, P O Box 7346, Philadelphia PA 19101-7346
12371827	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 21 2023 21:54:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
12346557	+ Email/PDF: ebnotices@pnmac.com	Feb 21 2023 21:54:13	PennyMac Loan Services, LLC, PO Box 2410, Moorpark, CA 93020-2410

District/off: 0541-4

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12333225	+ Email/PDF: ebnotices@pnmac.com	Feb 21 2023 21:54:13	Pennymac, P.O. Box 514387, Los Angeles, CA 90051-4387
12369256	Email/Text: bnc-quantum@quantum3group.com	Feb 21 2023 21:47:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
12345649	Email/Text: bnc-quantum@quantum3group.com	Feb 21 2023 21:47:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
12369282	Email/Text: bnc-quantum@quantum3group.com	Feb 21 2023 21:47:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2023 at the address(es) listed below:

Name	Email Address
Alva Nell Wesley-Thomas	on behalf of Debtor Charlotte Renee Bisor-Rice alvawesleythomas@yahoo.com wesleythomas.alva@gmail.com;AlvaWesleyThomasAssociatesPC@jubileebk.net
US Trustee	USTPRegion07.HU.ECF@USDOJ.GOV
William E. Heitkamp	heitkamp@ch13hou.com

TOTAL: 3